sort of thing. Then you'll get that plan no matter how much money actually got put into it. So this is what you put in, you get out, these two plans. The county and state have always been linked together because they are exactly the same type of plan, maybe not exactly all the provisions, but pretty darn similar. So last year, with the state employee.... Well it started actually with the teachers, when we gave them the early retirement there was also a bill, last year, that provided for 55 retirement for state employees. But the understanding is when you have a defined contribution plan you could retire at any age and it doesn't matter because you only get back out what you put into it. See, unlike the early retirement of the teachers, if you retired early, you got more of a benefit as a result because you didn't put in more money, you didn't put in more years, but you still got the same benefit. I hope I'm not confusing you, but in any event, defined contribution plans like this one, the county, which is what the original bill does, going down to 55, doesn't affect the funding, because you don't put any more in and you don't get any more back, it is just whatever point at which you retire that is what you get back. It's sort of like what you put in you get back. So it doesn't really matter what retirement age you have. So the original point of the bill isn't really a big concern. But this lump sum concept has always been a big concern because of the liability that if you take that lump sum and you spend that money and you blow it, then you are back to us saying you need welfare or whatever, and we've always been concerned about that. But the Attorney General and the Retirement Board and the EEOC has said that there is discrimination because you can get your lump sum before 50 but not after 50. The only choices we have is either fight that and hire an attorney and go to court, which I don't know if we'd win or not, it looks like it could be a tough one, we'd be fighting the Attorney General, frankly. Or we could make it equal by taking away the lump sum for those who are younger, and that is another alternative. If you didn't want to provide for lump sum you could take it away for all employees instead of just for the older ones. I don't know if we'd be able to do very well by that in terms of our employees, so I'm not sure that is much of an option. Anytime you give a benefit it is awful hard to take it away. So I'm not real sure what choices we have, because if we don't adopt the Haberman amendment and pass the bill, frankly, it will get implemented without it anyway because EEOC and the AG have already told the retirement plan that they are going to have to do it this way. So we're stuck up against a wall in a very unpleasant circumstance. We've fought it and we've made our decision, but